

Debtor 1 TAMMY L. KOVAL

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-23200CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: CITIZENS BANK NA(*) Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 2 1 2 1

Property Address: 18 VILLA CT
PITTSBURGH PA 15214

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,908.99</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,908.99</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>1,908.99</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$596.33

The next postpetition payment is due on 10 / 1 / 2021
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 TAMMY L. KOVAL
Name

Case number (if known) 16-23200CMB

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/04/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **TAMMY L. KOVAL**
Name

Case number (if known) **16-23200CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
05/25/2018	1079725	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	98.57
06/22/2018	1082954	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	50.56
07/26/2018	1086066	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	50.27
08/28/2018	1089328	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	130.04
09/25/2018	1092535	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	49.70
10/29/2018	1095700	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	48.59
11/27/2018	1098942	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	48.31
12/21/2018	1102050	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	48.03
01/25/2019	1105190	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	47.76
02/25/2019	1108460	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	47.48
03/25/2019	1111713	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	123.69
04/26/2019	1115015	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	46.93
05/24/2019	1118402	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	48.24
06/28/2019	1108460	CITIZENS BANK NA(*)	CANCELLED CHECK TO CREDITOR/PRINC	-47.48
06/28/2019	1124380	CITIZENS BANK NA(*)	PREWRITTEN CHECK TO CREDITOR/PRIN	47.48
08/27/2019	1128649	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	41.30
09/24/2019	1132087	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	78.41
10/24/2019	1135335	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	150.58
11/25/2019	1138795	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	75.47
12/20/2019	1128649	CITIZENS BANK NA(*)	CANCELLED CHECK TO CREDITOR/PRINC	-41.30
12/20/2019	1141490	CITIZENS BANK NA(*)	PREWRITTEN CHECK TO CREDITOR/PRIN	41.30
12/23/2019	1142237	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	75.03
01/28/2020	1145630	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	74.89
02/25/2020	1149136	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	147.51
04/27/2020	1156117	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	143.22
05/26/2020	1159516	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	67.68
06/26/2020	1162888	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	67.28
07/29/2020	1166096	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	66.87
01/25/2021	1184349	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	82.58
				<u>1,908.99</u>

MORTGAGE REGULAR PAYMENT (Part 3)

10/26/2016	1016623	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	372.70
11/21/2016	1020044	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	748.91
12/21/2016	1023298	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,122.43
01/27/2017	1026705	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	539.82
02/24/2017	1030187	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	243.82
03/28/2017	1033557	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	776.88
04/21/2017	1036949	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	270.54
05/25/2017	1040199	CITIZENS BANK NA	AMOUNTS DISBURSED TO CREDITOR	831.74
06/27/2017	1043553	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	565.63
07/25/2017	1046878	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	572.82
08/10/2017	1036949	CITIZENS BANK NA	CANCELLED CHECK TO CREDITOR/CONT	-270.54
08/10/2017	1049505	CITIZENS BANK NA(*)	PREWRITTEN CHECK TO CREDITOR/CON	270.54
08/25/2017	1050210	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	583.54
09/26/2017	1053529	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	663.46
10/25/2017	1056906	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	1,107.48
11/21/2017	1060232	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	799.48
12/21/2017	1063455	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	840.18
01/25/2018	1066863	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	694.51
02/23/2018	1070088	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
03/28/2018	1073257	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
04/24/2018	1076485	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	440.79
05/25/2018	1079725	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	751.87
06/22/2018	1082954	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
07/26/2018	1086066	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
08/28/2018	1089328	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
09/25/2018	1092535	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
10/29/2018	1095700	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
11/27/2018	1098942	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
12/21/2018	1102050	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
01/25/2019	1105190	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
02/25/2019	1108460	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33

Debtor 1 **TAMMY L. KOVAL**
Name

Case number (if known) **16-23200CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/25/2019	1111713	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
04/26/2019	1115015	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
05/24/2019	1118402	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
06/28/2019	1108460	CITIZENS BANK NA(*)	CANCELLED CHECK TO CREDITOR/CONT	-596.33
06/28/2019	1124380	CITIZENS BANK NA(*)	PREWRITTEN CHECK TO CREDITOR/CON	596.33
07/29/2019	1125225	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	1,025.23
08/27/2019	1128649	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	763.76
09/24/2019	1132087	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
10/24/2019	1135335	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
11/25/2019	1138795	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
12/20/2019	1128649	CITIZENS BANK NA(*)	CANCELLED CHECK TO CREDITOR/CONT	-763.76
12/20/2019	1141490	CITIZENS BANK NA(*)	PREWRITTEN CHECK TO CREDITOR/CON	763.76
12/23/2019	1142237	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
01/28/2020	1145630	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
02/25/2020	1149136	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
03/23/2020	1152689	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
04/27/2020	1156117	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
05/26/2020	1159516	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
06/26/2020	1162888	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
07/29/2020	1166096	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
09/28/2020	1172244	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	428.98
10/26/2020	1175330	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	1,360.01
11/24/2020	1178435	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
12/21/2020	1181425	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
01/25/2021	1184349	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
02/22/2021	1187420	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
03/26/2021	1190670	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
04/26/2021	1193982	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
05/25/2021	1197125	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
06/25/2021	1199943	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
07/26/2021	1203171	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
08/26/2021	1206285	CITIZENS BANK NA(*)	AMOUNTS DISBURSED TO CREDITOR	596.33
				<u>36,376.13</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

TAMMY L. KOVAL
18 VILLA COURT
PITTSBURGH, PA 15214-1439

RODNEY D SHEPHERD ESQ
2030 STILLWATER LANE
MCDONALD, PA 15057

CITIZENS BANK NA(*)
1 CITIZENS DR
MS ROP15B
RIVERSIDE, RI 02915

10/4/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee